

## **Operational Services**

### **Insurance Management**

The Superintendent or a designee shall annually recommend an insurance program which provides the broadest and most complete coverage available at the most economical cost, consistent with sound insurance principles.

The insurance program shall include:

1. Liability coverage to insure against any loss or liability of the School District, Board of Education members, employees, volunteer personnel authorized in 105 ILCS 5/10-22.34, 5/10-22.34a, and 5/10-22.34b, and student teachers by reason of civil rights damage claims and suits, constitutional rights damage claims and suits, and death and bodily injury and property damage claims and suits, including defense costs, when damages are sought for negligent or wrongful acts allegedly committed during the scope of employment or under the direction of the Board of Education.
2. Comprehensive property insurance covering a broad range of causes of loss involving building and personal property. The coverage amount shall normally be for the replacement cost or the insurable value.
3. Workers' Compensation to protect the individual employees against financial loss in case of a work-related injury, certain types of disease, or death incurred in an employee-related situation.
4. Employee insurance programs.
5. Such other coverages as may be deemed appropriate.

Nothing in this policy shall prohibit the District from instituting or participating in a self-insurance program or a risk management pool or program, in accordance with State law.

LEGAL REF.: 820 ILCS 305/1.  
105 ILCS 5/10-22.3a, 5/10-22.34, 5/10-22.34a, and 5/10-22.34b.  
215 ILCS 5/1 et seq.  
Consolidated Omnibus Budget Reconciliation Act, P.L. 99-272, ¶ 1001, 100 Stat. 222,  
4980B(f) of the I.R.S. Code, 42 U.S.C. § 300bb-1 et seq.

ADOPTED: September 8, 1997